
Exhibit M

CHASE BANK USA, N.A.
PO Box 15077
Wilmington DE 19888-5077



August 02, 2016

43525 AAL 001 001 21516 - NINDANNINNNNDIN
MARK K MACRIS
270 MILLER ROAD
GETZVILLE NY 14068-1120



CA131

Reference Number

160801575362

Dear MARK K MACRIS :

Thank you for your interest in our CHASE FREEDOM Visa Platinum credit card. Your application was given thoughtful consideration by CHASE BANK USA, N.A.. After reviewing the information provided in your application and your credit report, we regret that we are unable to approve your request at this time. Our decision was based on the following specific reason(s):

You have a foreclosure or repossession or early lease termination
Your credit report reflects charge off(s) or bad debt collection(s)
Your credit report reflects delinquent past/present credit obligations
Credit report shows delinquency, public record or bankruptcy

In evaluating your application, the consumer reporting agency below provided us with information that in whole or in part influenced our decision. Please note that the reporting agency did not make the decision and is unable to provide the specific reasons for our decision. Details about your right to know the information in your credit report are provided at the end of this letter.

EXPERIAN INC.
701 EXPERIAN PARKWAY
PO BOX 2002
ALLEN TX 75013-0036
(888) 397-3742
[HTTP://WWW.EXPERIAN.COM/REPORTACCESS](http://www.experian.com/reportaccess)

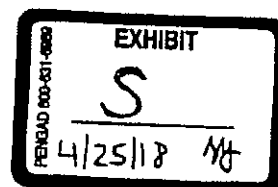
Information about your credit score

We also used your credit score in making our decision. Your credit score is a number that reflects information in your credit report, such as whether you pay your bills on time and how much you owe to creditors. As this information about you changes, your credit score also changes.

Scoring system name: Card Acquisition Risk Score
Source: Chase Bank USA, N.A.
Date calculated: 08/01/2016
Your credit score: 633

Scores calculated using this source can range from a low of 250 to a high of 900 (higher scores are better).

Please see the end of this letter for important information



Primary factors that negatively affected your credit score:

- Delinquency, public record or bankruptcy
- Amount of past due balances on mortgages or home equity loans
- Amount of past due balances on installment loans
- Installment loans not paid as agreed compared to all installment loans

If corrections are made to your credit report, we will be happy to evaluate another credit application for you in the future. At that time, we will conduct a new review of your application and credit report.

Please contact us at the return address shown on the first page of this letter if you have any additional questions regarding the information in this letter.

Sincerely,

Lending Services

FAIR CREDIT REPORTING ACT NOTICE

Under the Fair Credit Reporting Act, you have the right to know the information contained in your credit file. You have the right to a free copy of your credit report from this agency if you request the report no later than 60 days after you receive this notice. If you find that any information contained in the report is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.